



Honorable Robert D. Drain  
United States Bankruptcy Court - Southern District of New York  
One Bowling Green  
Room 610  
New York, New York 10004

1060 Wilson Avenue  
Saginaw, MI 48638

February 12, 2009

Dear Judge Drain,

Subject : Delphi Bankruptcy - Elimination of Retirees Healthcare & Life Insurance

I refer to the application submitted by Delphi Corporation to the Bankruptcy Court to eliminate the healthcare coverage, effective April 1, 2009 for all current Delphi retirees.

Having worked for General Motors and subsequently Delphi for almost 40 years, I believed it reasonable to assume that upon retiring I could look forward to some form of healthcare and life insurance coverage during the latter years of my life. Indeed, this was a very important element of the retirement package that was offered to me prior to retiring.

I am writing to request that Delphi retirees be afforded some level of protection as you consider Delphi's request to eliminate healthcare coverage for this segment of people who have given most, if not all, of their working lives to GM and subsequently Delphi.

As you consider the rights of shareholders and vendors in your bankruptcy deliberations, I respectfully request you also include Delphi retirees given the fact that we had no way of knowing that one day we could lose a critical part of our retirement package. Typically, all trade between vendors and their customers carry some form of risk and associated consequences but it would seem that retirees appear to be the ones that are not being afforded any protection based upon Delphi's wish to cease, in total, all healthcare and life insurance coverage.

Thank you for your consideration.

Respectfully submitted,

*Christopher J. Vincent*

Christopher J. Vincent